

Exhibit 4



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The National Commercial Bank

The National Commercial Bank (NCB) became a Joint Stock Company on July 1st, 1997. Since that groundbreaking event, NCB has concentrated on establishing the right organizational structure, capital adequacy and deployment, and management focus to ensure a better than average performance, thereby enhancing shareholder value. In 1999, the Public Investment Fund (PIF), an arm of the Saudi Government, acquired a 50% shareholding in the Bank. Subsequently, PIF sold 10% of the shares to the General Organization for Social Insurance (GOSI). This unprecedented gesture not only reflected a massive vote of confidence in NCB, but will also facilitate the creation of an orderly market for NCB shares as and when the public is invited to invest in the capital of the company. A new Board of Directors reflecting these changes was formed along with the appointments of Sheikh Abdullah Salim Bahamdan, a long-serving member of NCB's senior management, as Chairman and Managing Director and Abdulhadi A. Shayif appointed as General Manager.

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